

Community Coordination and Outreach Meeting

What the New Preliminary Flood Insurance Rate Maps (FIRMs) Mean for Your Community



FEMA

This is a Meeting to...

- Present the new products
- Explain the maps and data
- Inform you of the ordinance adoption process
- Discuss the National Flood Insurance Program (NFIP)
- Update community contact information
- **Answer your questions**



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RiskMAP Meetings

- Flood Risk Review Meeting – 3/13/2014
- Final Community Coordination Meeting – today
- Open House – 9/8/2014 (To be confirmed)
- Building Resilience - TBD



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Three-Legged Stool of the NFIP



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Regulations and Mitigation
Practices

Community Responsibilities

Review FIRMs

- Review preliminary FIRMs and **make corrections, comments and appeals** when appropriate

Conduct Outreach

- **Conduct outreach** to those citizens affected by changes on the FIRMs

Update Ordinance

- **Adopt a floodplain ordinance** that meets the National Flood Insurance Program (NFIP) requirements



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Product Availability

- **Where can I access these products?**

The FEMA Map Service Center - <https://msc.fema.gov>

Click in Upper Left Corner of homepage “Product Catalog”

FEMA Geoportal – National Flood Hazard Layer

<http://fema.maps.arcgis.com>

- **What is available?**

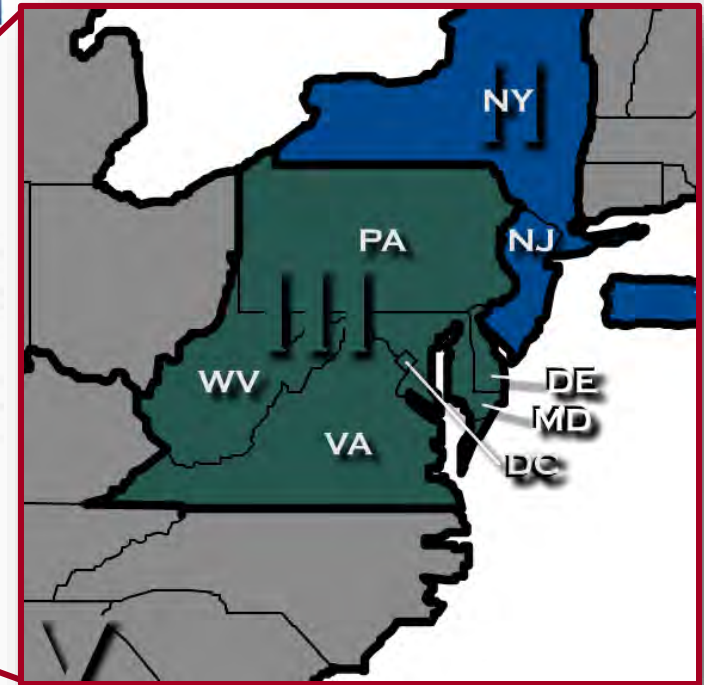
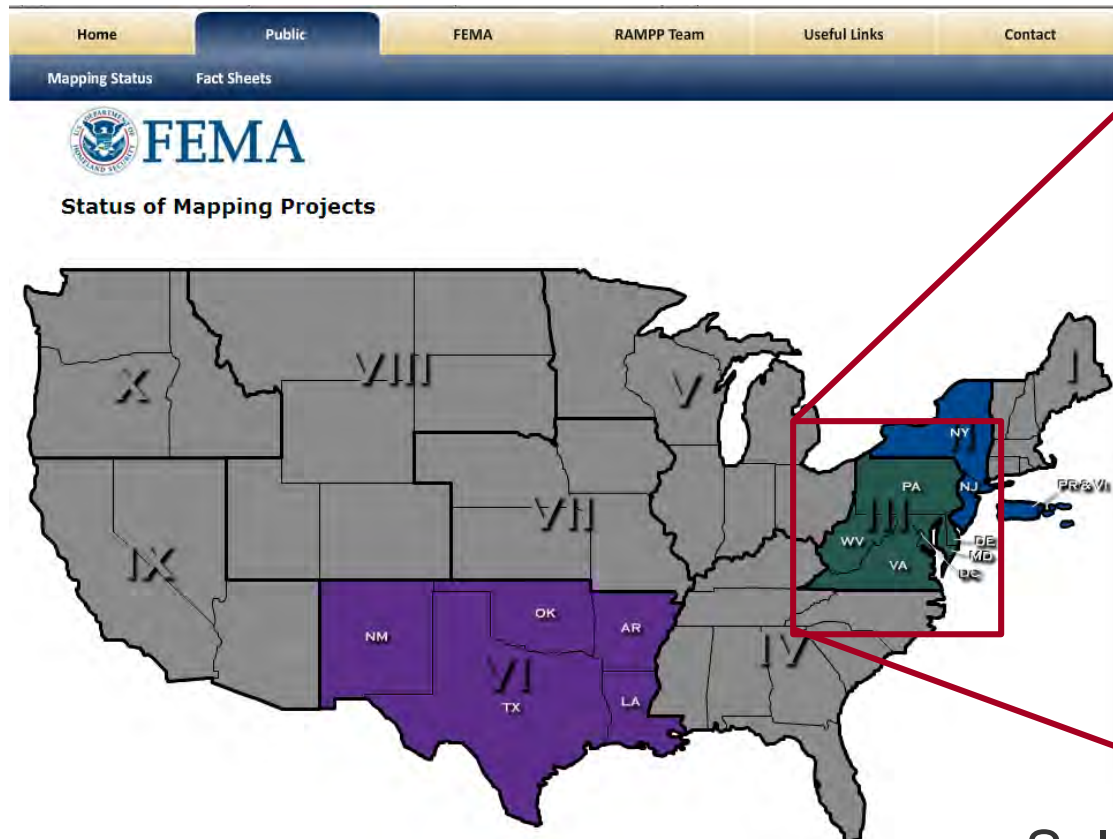
RiskMAP Products aka Flood Risk Products (flood risk map, flood risk database, and flood risk report)

Preliminary Flood Insurance Rate Maps (FIRMs) Preliminary Flood Insurance Study (FIS)

After the effective date the final products will also be posted and stored here.

Preliminary Maps: Paper and Online

Website: www.rampp-team.com/public.htm

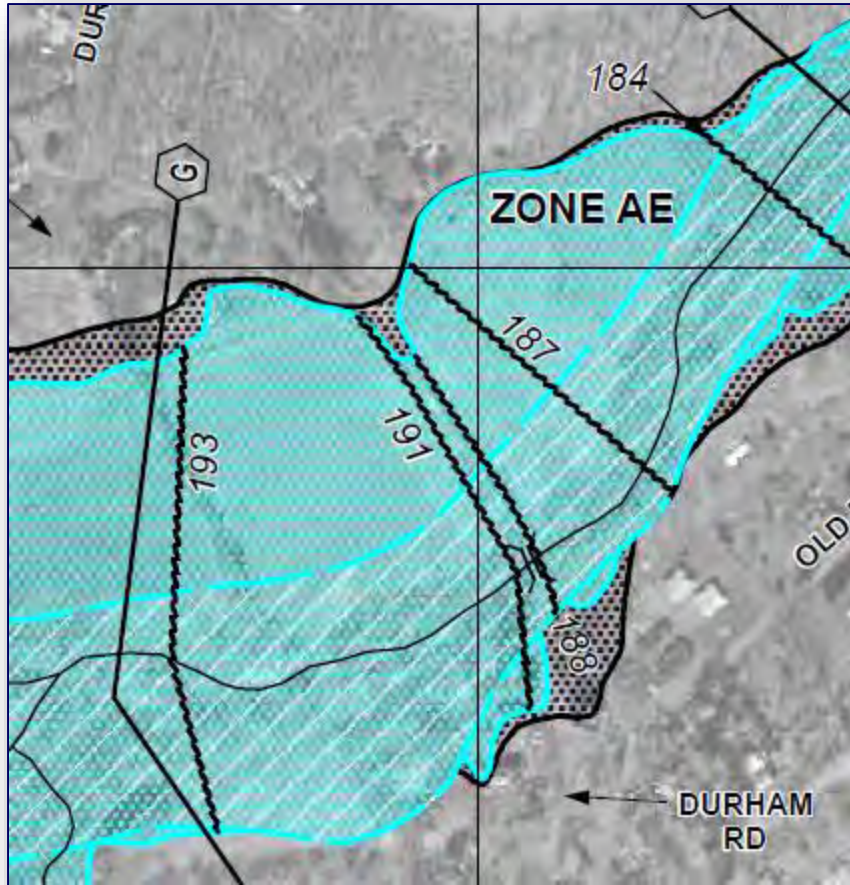


- Select your state and county to view map panels



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Map Improvements Enhance Reliability



- Countywide maps
- Update floodplains
- Digital Flood Insurance Rate Map (FIRM)
- Compatible with GIS (Geographic Information Systems)
- Digital files to be available when maps become effective



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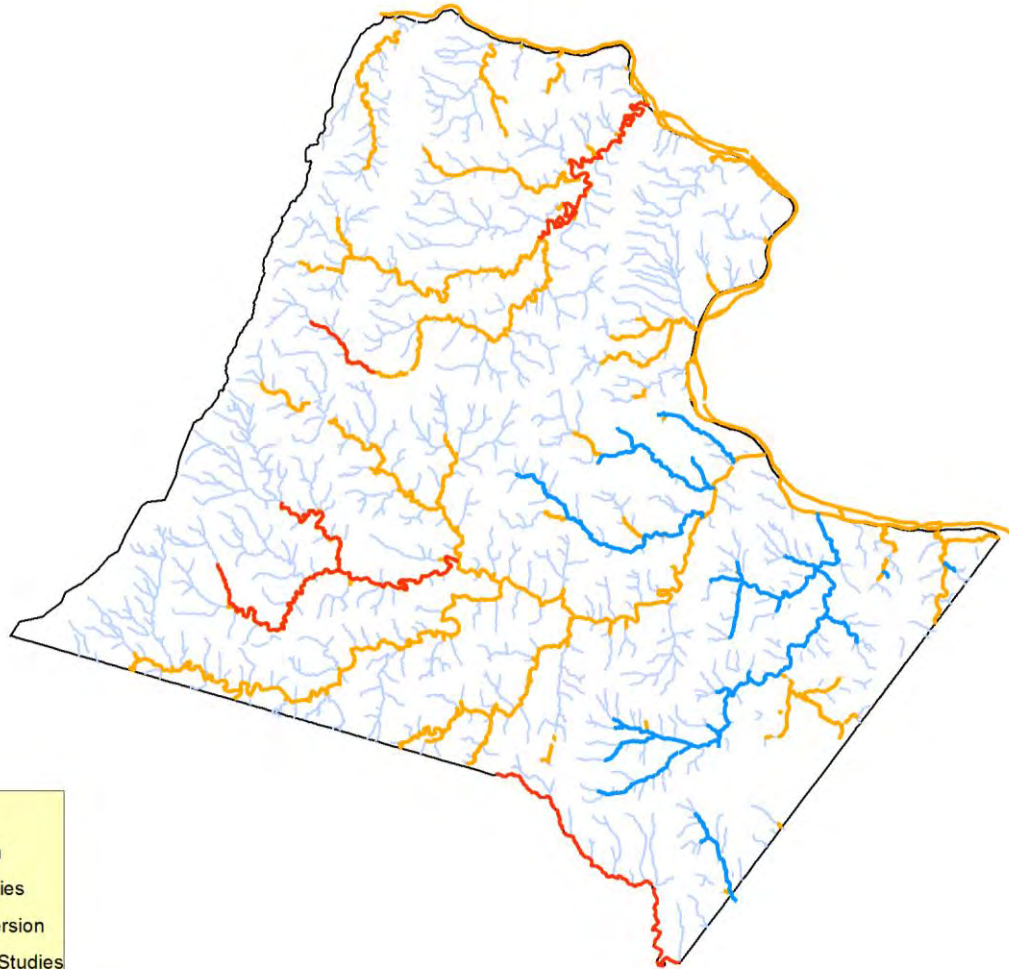
Risk MAP Project Status

■ Where have we been?

- County entered into a Cooperating Technical Partner agreement with FEMA to carry out countywide update
- Participated in Discovery
 - Reviewed flood risk data gathered from across the county
 - Discussed your flooding history, development plans, and operations that impact your flood risk
 - Reviewed your mitigation planning activities and status
- Contracted Michael Baker International to conduct Risk MAP study
- Analyzed the data
 - New LiDAR from USGS to develop new topographic data for the County
 - Developed hydraulic and hydrologic models and datasets
 - Drafted new maps and products to evaluate flood risk
 - Converted datum from NGVD 29 to NAVD 88

Extent of Loudoun County Study

Study Type	Miles
New Detailed Study	68
Redelineation	40
Model Backed Approximate Studies	750
Datum Conversion	105



Legend	
—	Redelineation
—	Detailed Studies
—	Datum Conversion
—	Approximate Studies
	Loudoun County

New Detailed Studies

- Beaverdam Run
- Broad Run
- Cabin Branch No. 1
- Cabin Branch No. 2
- Cattail Branch
- Elklick Run
- Lenah Run
- North Fork Broad Run
- Russell Branch
- South Fork Broad Run
- Sycolin Creek
- Town Branch
- Tributary B to Beaverdam Run
- Tributary D to Beaverdam Run
- Tributary No. 1 to Beaverdam Run
- Tributary No. 1 to Broad Run
- Tributary No. 2 to Broad Run
- Tributary No. 2 to Potomac River
- Tributary No. 3 to Broad Run
- Tributary No. 3 to Elklick Run
- Tributary to North Fork Broad Run
- Tributary to Sugarland Run
- Tributary to Tuscarora Creek
- Tuscarora Creek

Method of Restudy

■ Detailed Studies

- County Specific Regression Equations used for Hydrology
- Hydraulics
 - Overbank areas – LiDAR
 - Channel and structures – modeled from field measurements
- Updated floodplain boundaries mapped on new topography

■ Model-backed Approximate Studies

- County Specific Regression Equations used for Hydrology
- Hydraulics
 - Cross-sections generated from LiDAR
 - No structures are modeled
- Updated floodplain boundaries mapped on new topography
- No Base Flood Elevations

FLOOD INSURANCE STUDY

VOLUME 1 OF 3

AND INCORPORATED AREAS

*No Special Flood Hazard Areas Identified



TBD

Draft

FLOOD INSURANCE STUDY NUMBER

51107CV0001E

Version Number 1.0.0.0



 Public Boundary
 Hydrographic Feature
 Base Road (Swathline 100)
 Unit of Study

NOTES TO USERS

SCALE

2006	2007	2008
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SCALE

2006	2007	2008
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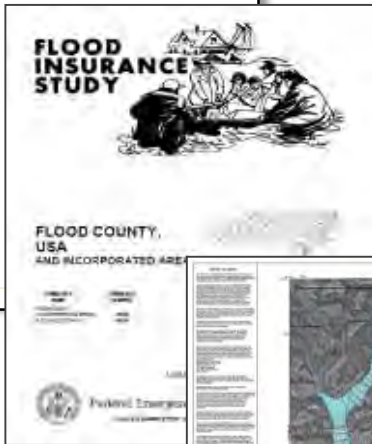


Program Product Comparisons

Traditional Regulatory Products

DFIRM Database

- ☐ Flood_Hazard_Data
- ☐ Political_Boundaries
- ☐ Public_Land_Survey_System
- ☐ TopoData
- ☐ Community_Panel_Info
- ☐ L_Comm_Info
- ☐ L_MT1_LOMC
- ☐ L_Pan_Revis
- ☐ L_Pol_FHBM
- ☐ L_Riv_Model
- ☐ L_Stn_Start
- ☐ L_Wtr_Nm
- ☐ S_Bfe
- ☐ S_DOQ_Index
- ☐ S_Firm_Pan
- ☐ S_Gen_Struct
- ☐ S_Label_Id
- ☐ S_Label_Pt
- ☐ S_LOMR
- ☐ S_Perm_Bmk
- ☐ S_Quad
- ☐ S_Riv_Mrk
- ☐ S_Trnsport_Ar

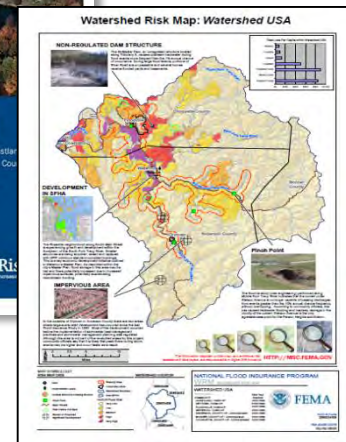
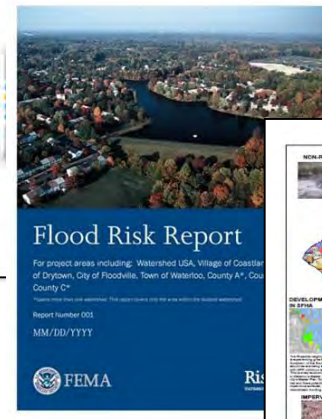


Traditional products are regulatory and subject to statutory due-process requirements

Non-Regulatory Products

Flood Risk Database

- ☐ Community_Panel_Info
- ☐ L_Comm_Info
- ☐ L_MT1_LOMC
- ☐ L_Pan_Revis
- ☐ L_Pol_FHBM
- ☐ L_Riv_Model
- ☐ L_Stn_Start
- ☐ L_Wtr_Nm
- ☐ S_Bfe
- ☐ S_DOQ_Index
- ☐ S_Firm_Pan
- ☐ S_Gen_Struct
- ☐ S_Label_Id
- ☐ S_Label_Pt
- ☐ S_LOMR
- ☐ S_Perm_Bmk
- ☐ S_Quad
- ☐ S_Riv_Mrk
- ☐ S_Trnsport_Ar



Risk MAP products are non-regulatory and are not subject to statutory due-process requirements

Summary of Map Actions

■ Background

- FEMA periodically issues Letters of Map Change (LOMCs)
- LOMCs are legally binding changes to the FEMA maps
- Many LOMCs are not typically incorporated in the new FEMA maps due to map scale constraints
- Some LOMCs are superseded when a new FEMA map is issued

■ Summary of Map Actions (SOMA)

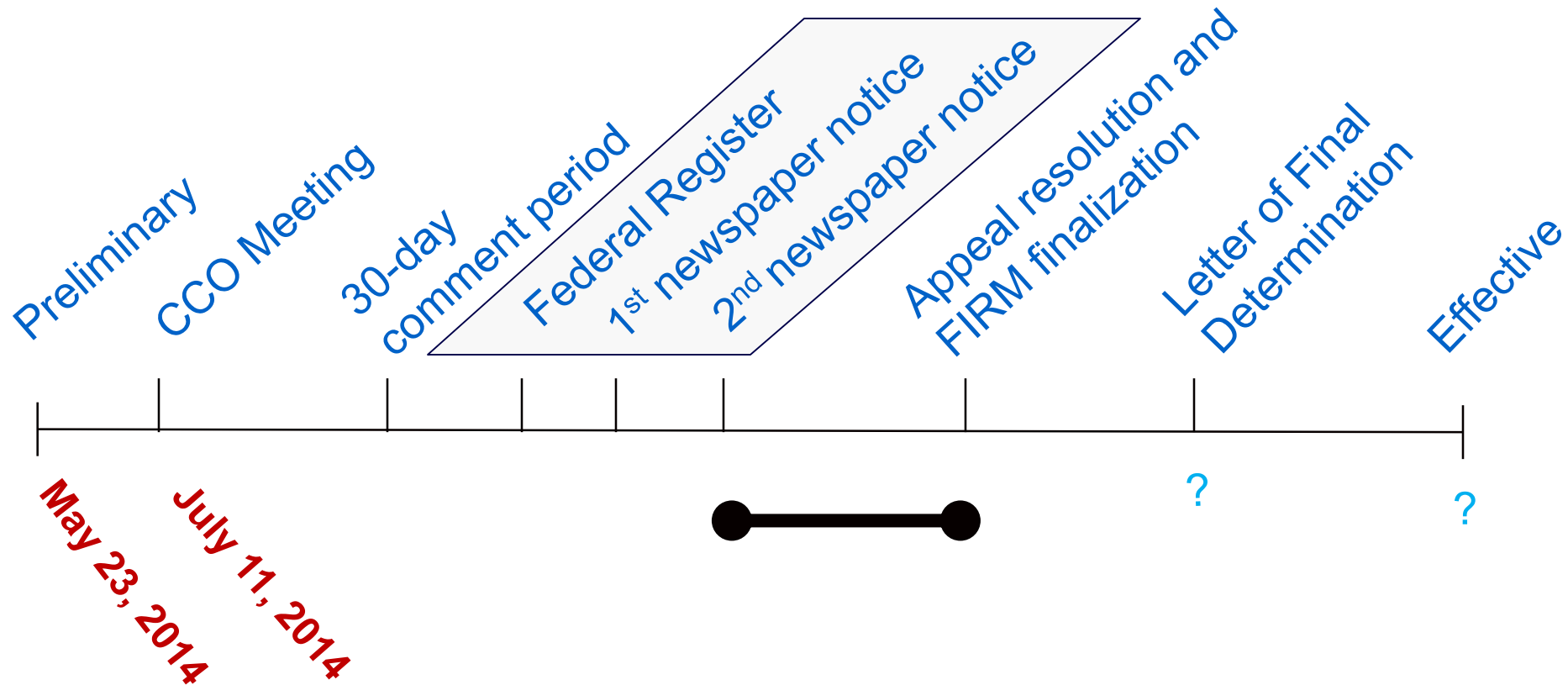
- Summarizes an assessment of all existing valid LOMCs on the updated FEMA maps

Summary of Map Actions (cont.)

- **Category 1: shown on the new FIRM panel (typically, these are LOMRs)**
- **Category 2: NOT shown on the new FIRM panel due to map scale limitations (revalidated 1 day after the new FEMA maps become effective)**
- **Category 3: superseded LOMCs, and no longer valid, due to revised flood hazards**
- **Category 4: must be re-determined**

Preliminary to Effective FIRMs

General Timeline



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Review Your Maps for Accuracy

Provide comments on technical and non-technical data

Comments

- Submit within **30 days** of CCO meeting
- Comments are objections to a **base map feature change or any non-appealable change**
- Includes: incorrect or misspelled road/stream names, municipal boundary changes, etc.

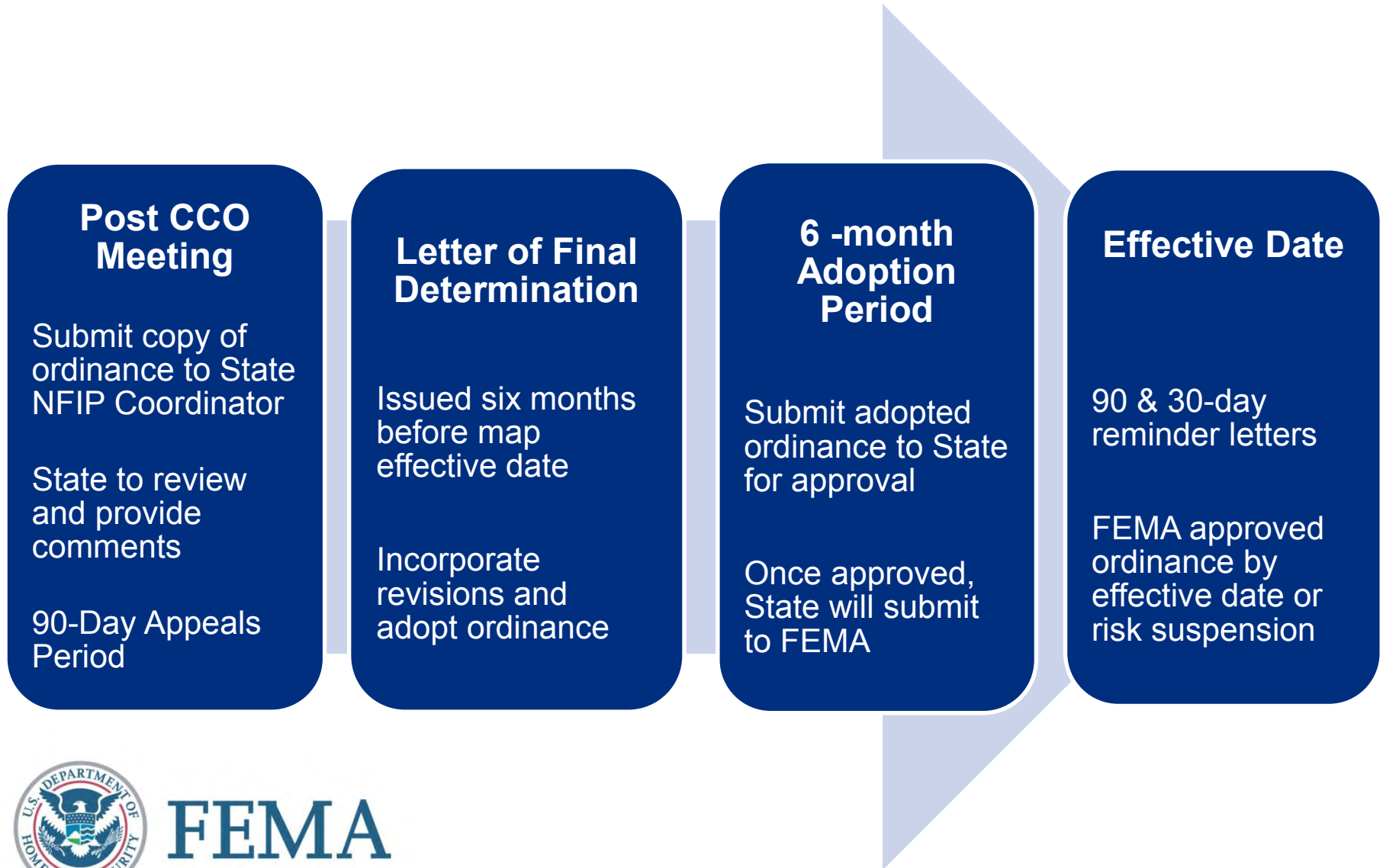
Appeals

- Formal objection to addition/modification of:
 - Preliminary BFEs/flood depths
 - SFHA boundaries/zones
 - Regulatory floodway boundaries
- Submit during 90-day appeals period
- Must be based on scientific/technical data



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Ordinance Update Process




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Use of Prelim Data for Permitting


FLOOD INSURANCE STUDY
FEDERAL EMERGENCY MANAGEMENT AGENCY
VOLUME 1 OF 3

**LOUDOUN COUNTY,
VIRGINIA**
AND INCORPORATED AREAS



COMMUNITY NAME	COMMUNITY NUMBER
TOWN OF LEESBURG	510091
LOUDOUN COUNTY UNINCORPORATED AREAS	510090
TOWN OF HILLSBORO	510316
TOWN OF LOVETTSVILLE	510259
TOWN OF MIDDLEBURG	510360
TOWN OF PURCELLVILLE	510231
TOWN OF HAMILTON*	510352
TOWN OF ROUND HILL	510279

*No Special Flood Hazard Areas Identified



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REVISED:
TBD

PRELIMINARY 05/23/2014

FLOOD INSURANCE STUDY NUMBER
51107CV001B

Version Number 2.3.3.2

- Recommend using the preliminary FIRM and FIS data for permitting.
- Use whichever information is more restrictive to **minimize legal liability**.
- **DO NOT throw away** existing effective maps.



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Regulatory Requirement Highlights

- Permits required for **ALL development**
- Building requirements: Zones A, AE, AO, AH
 - Residential buildings: lowest floor, including basement, **elevated to or above BFE**
 - Non-residential buildings: **elevated or floodproofed**
 - **No increase in BFE** for development within floodway



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Regulatory Requirement Highlights

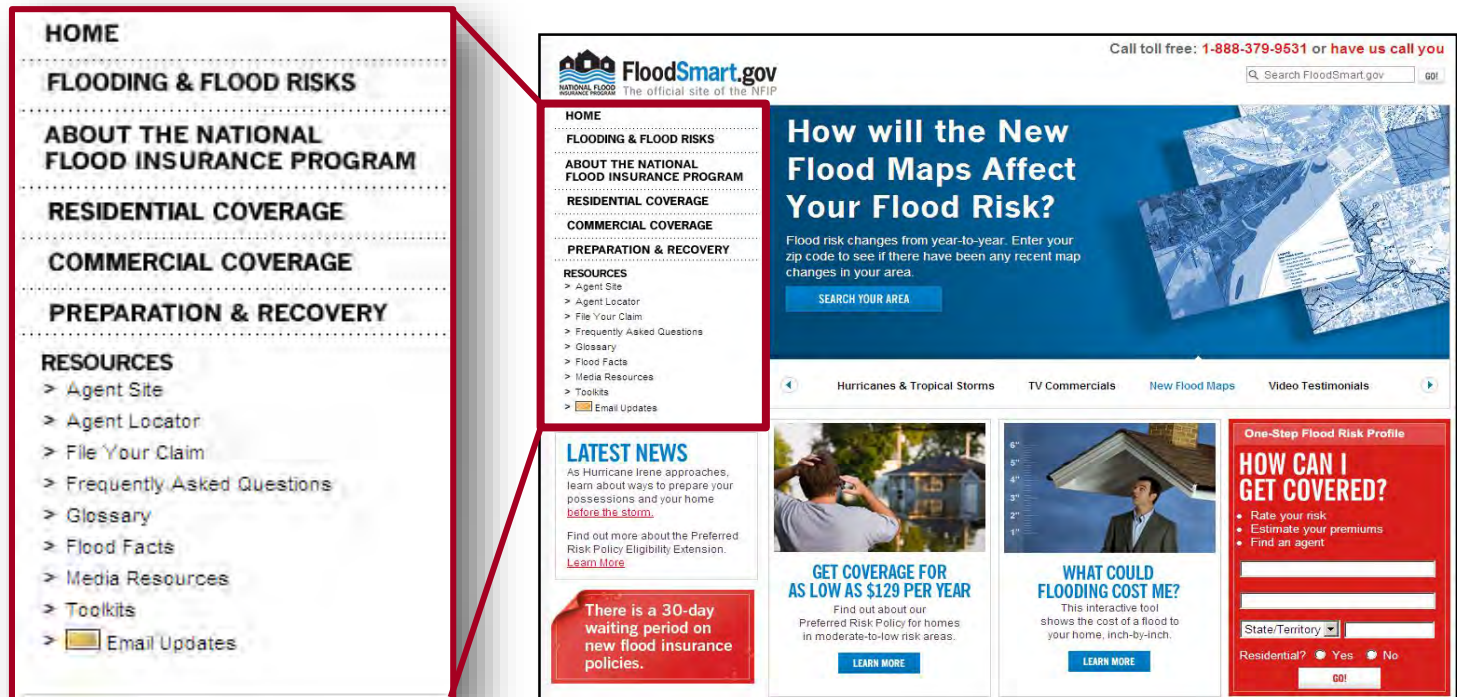
- Enforcement of substantial damage / substantial improvement
- Consider incorporating **higher standards**, for instance:
 - If other community flooding is known (and not mapped due to scale) you can adopt and regulate to a more restrictive map
 - Freeboard
 - Repetitive Loss



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Flood Insurance

- **FloodSmart.gov**
- **Mandatory purchase** of flood insurance for those in the SFHA



The image shows a screenshot of the FloodSmart.gov website. A red callout box highlights the left-hand navigation menu, which includes the following links:

- HOME
- FLOODING & FLOOD RISKS
- ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM
- RESIDENTIAL COVERAGE
- COMMERCIAL COVERAGE
- PREPARATION & RECOVERY
- RESOURCES
 - > Agent Site
 - > Agent Locator
 - > File Your Claim
 - > Frequently Asked Questions
 - > Glossary
 - > Flood Facts
 - > Media Resources
 - > Toolkits
 - > Email Updates

The main content area of the website features a header with the FloodSmart.gov logo and tagline "The official site of the NFIP". Below the header, there is a large banner titled "How will the New Flood Maps Affect Your Flood Risk?" with a search bar labeled "SEARCH YOUR AREA". To the right of the banner is a map showing flood risk areas. Below the banner, there are several sections:

- LATEST NEWS**: A section titled "As Hurricane Irene approaches, learn about ways to prepare your possessions and your home before the storm." with a link to "Learn More".
- GET COVERAGE FOR AS LOW AS \$129 PER YEAR**: A section titled "Find out about our Preferred Risk Policy for homes in moderate-to-low risk areas." with a link to "LEARN MORE".
- WHAT COULD FLOODING COST ME?**: A section titled "This interactive tool shows the cost of a flood to your home, inch-by-inch." with a link to "LEARN MORE".
- One-Step Flood Risk Profile**: A section titled "HOW CAN I GET COVERED?" with a list of bullet points: "Rate your risk", "Estimate your premiums", and "Find an agent". It includes a form with fields for "State/Territory" and "Residential?" (Yes/No) and a "GO!" button.



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What Policyholders Need to Know

- Flood risks are changing.

Risks may have increased since the last maps.

- Flood insurance rates will reflect those changes.

With new maps, rates on many properties may rise.

- Building or rebuilding higher lowers your risk and could save you money.

Consider flood insurance when making construction decisions.

What About Today's New Policies?

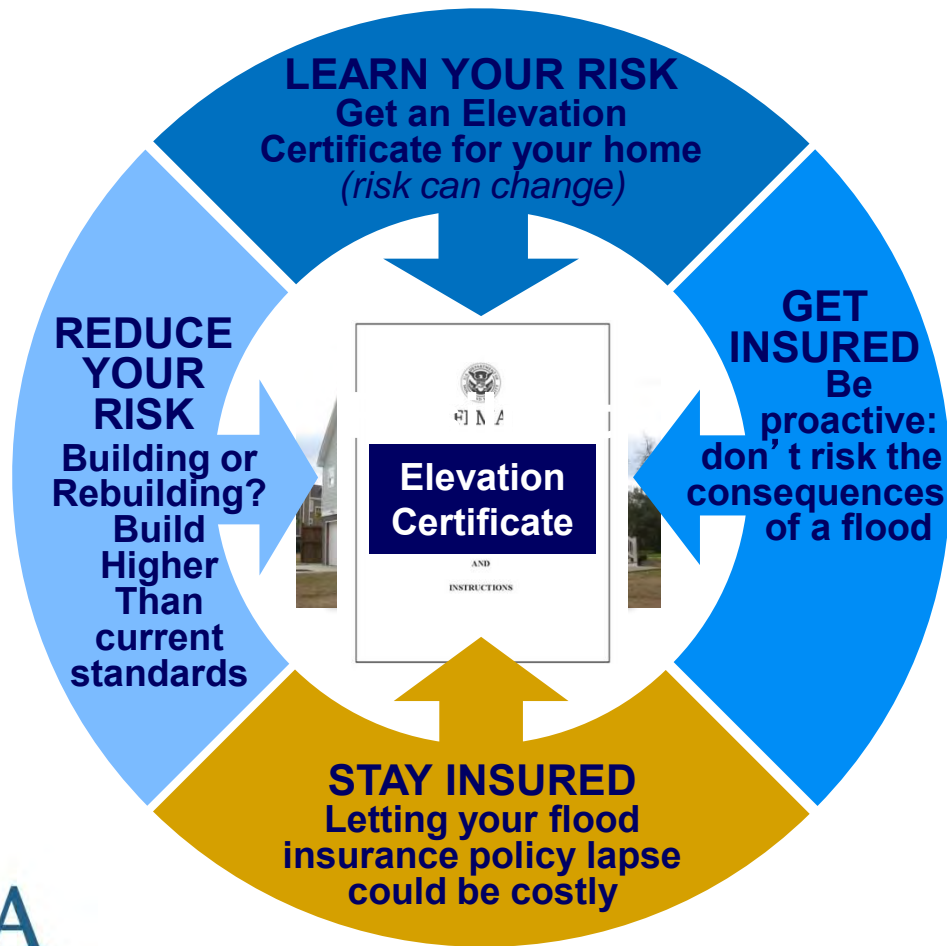
For the most up-to-date information, please:

- Contact your current insurance agent
- Call the National Flood Insurance Program Referral Center toll-free at 1-888-379-9531, or
- Visit www.FloodSmart.gov



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ADDRESS YOUR RISK

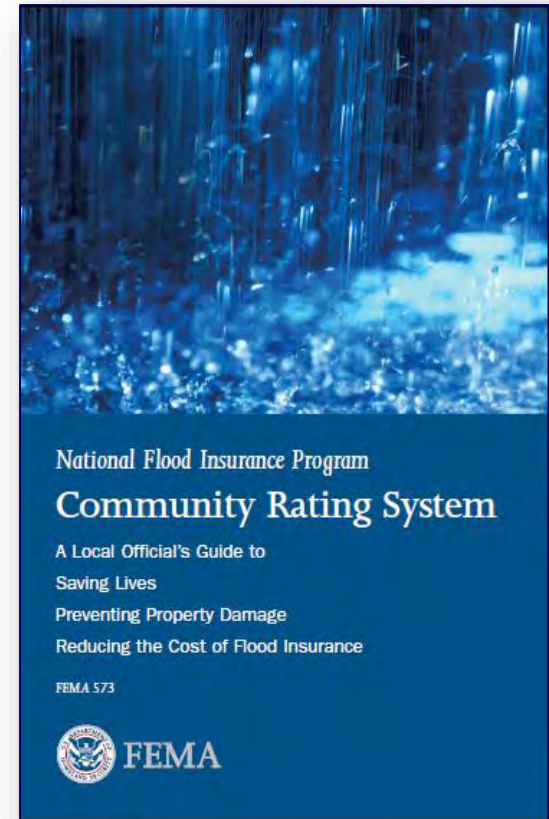


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Community Rating System (CRS)

Provides Discounts for Exceeding Minimum Requirements

- Community engages in activities that **exceed** NFIP minimum requirements
 - Reduces flood losses
 - Facilitates accurate insurance rating
 - Promotes awareness of flood risk and flood insurance
- **5% - 45%** discount on policies
- Savings stay **in communities**

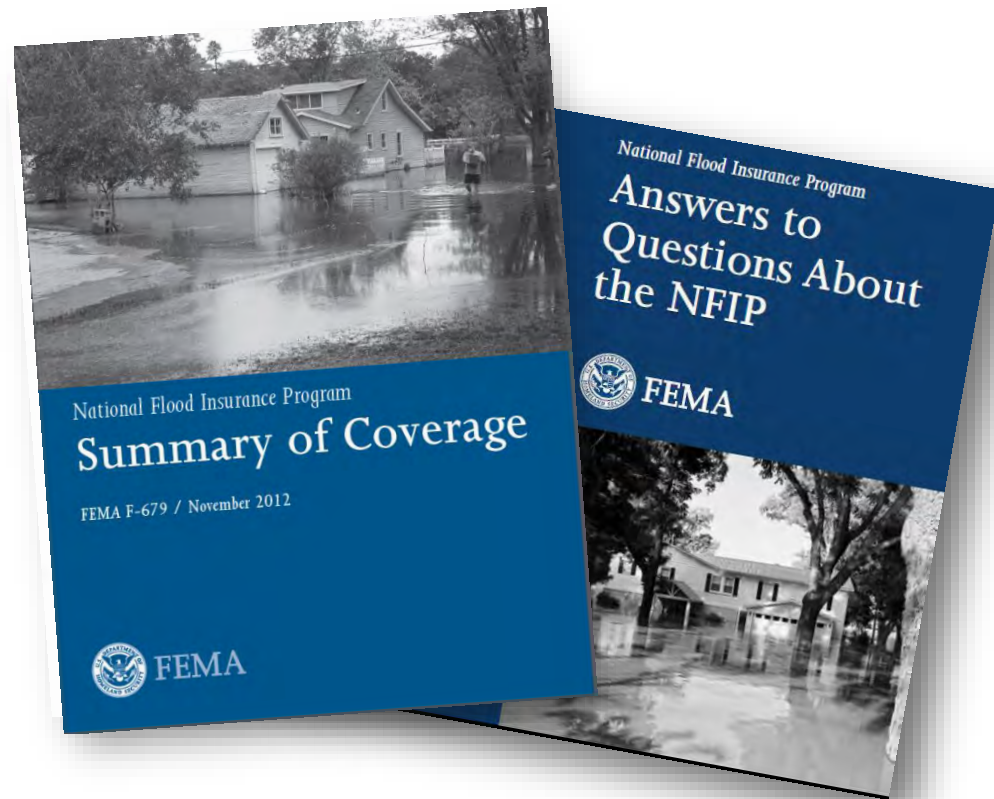


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Resources and Outreach Tools

www.rampp-team.com/fact_region3.htm

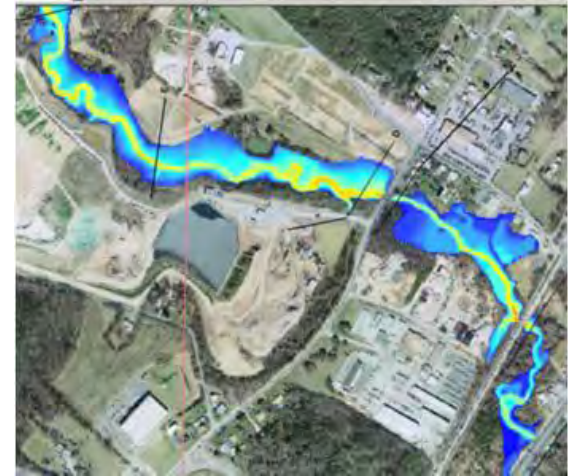
- The above website provides additional information on:
 - How to submit comments or appeals on the FIRMs
 - Ordinance update help
 - NFIP Requirements
 - Exceeding minimum requirements



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Non-Regulatory Products & Datasets

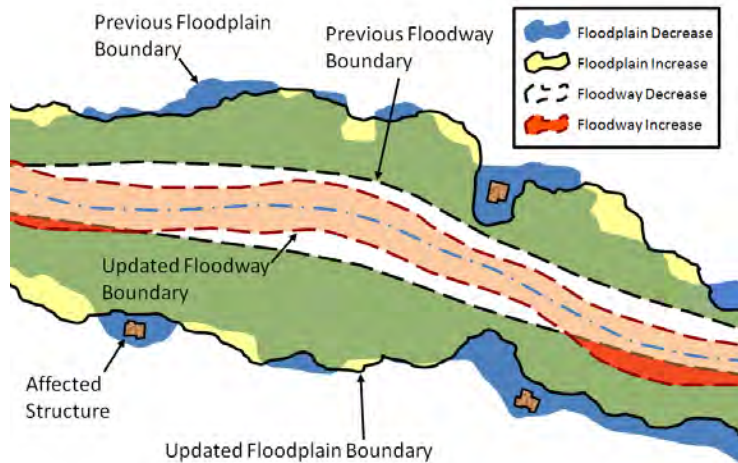
- Flood Risk Products
 - Flood Risk Report
 - Flood Risk Database
 - Flood Risk Map
- Flood Risk Datasets
 - Depth Grids – 1% annual chance
 - Flood Risk Assessment (refined HAZUS analysis)
- Flood Risk Products help communities to:
 - Gain an understanding of flood risk and its impact
 - Take mitigation actions to reduce risk



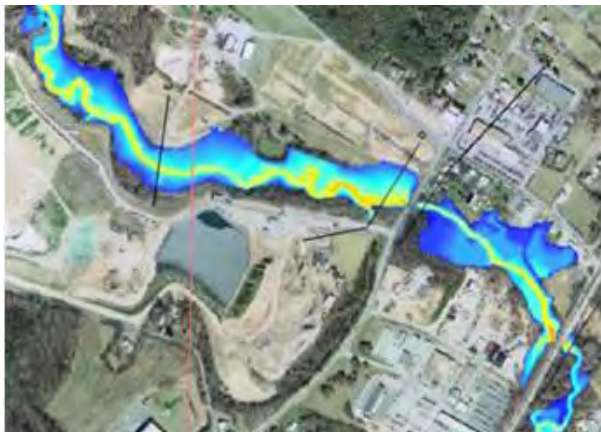
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Flood Risk Database Components

- Changes Since Last FIRM



- Flood Depth Grids



- Flood Risk Assessment Dataset

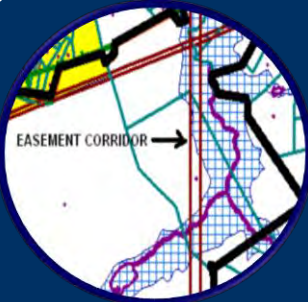
Estimated Potential Losses for Flood Event Scenarios														
	Total Inventory		.1% (10-yr)		.5% (25-yr)		2% (50-yr)		1% (100-yr)		0.2% (500-yr)		Annualized (\$/yr) ²	
Census Block	Estimated Value ²	% of Total	Dollar Losses ²	Loss Ratio ³	Dollar Losses ²	Loss Ratio ³	Dollar Losses ²	Loss Ratio ³	Dollar Losses ²	Loss Ratio ³	Dollar Losses ²	Loss Ratio ³	Dollar Losses ²	Loss Ratio ³
3078	\$5,175	29.8%	\$342	6.6%	\$362	7.0%	\$437	8.4%	\$413	8.0%	\$428	8.3%	\$49	1.0%
3079	\$0	0%	\$0	0%	\$0	0%	0	0%	\$0	0%	\$0	0%	\$0	—%
3081	\$6,755	38.9%	\$691	10.2%	\$915	13.5%	\$928	13.7%	\$1,001	14.8%	\$1,112	16.4%	\$122	1.8%
3083	\$2,348	13.5%	\$277	11.8%	\$357	15.2%	\$400	17.0%	\$413	17.6%	\$481	20.5%	\$48	2.0%
3121	\$2,545	14.7%	\$120	4.7%	\$109	4.3%	\$36	1.4%	\$64	2.5%	\$109	4.3%	\$21	1.0%
3123	\$544	3.1%	\$82	15.1%	\$93	17.1%	\$79	14.5%	\$87	16.0%	\$91	16.7%	\$12	2.2%
Total	\$17,367	100%	\$1,512	8.7%	\$1,836	10.6%	\$1,880	10.8%	\$1,978	11.4%	\$2,224	12.8%	\$252	1.5%

- Areas of Mitigation Interest



Take Mitigation Action

Five Action Categories



Land Use Ordinances

- Zoning
- Setbacks
- Floodplain Management
- Other



Local Building Codes

- International Building and Residential Codes
- Local Regulations
- Other



Management Best Practices

- Integration of natural hazards into other planning mechanisms



Mitigation Projects

- Acquisition
- Elevation
- Floodproofing
- Other



Community Identified Mitigation Programs

- NFIP
- CRS
- Firewise
- StormReady
- Other

Responsibilities Before Effective Date

Know Your Risk

- **Review FIRMs** and make corrections, comments and appeals when appropriate

Reduce Your Risk

- **Adopt a floodplain ordinance** meeting minimum requirements of the NFIP

Insure Your Risk

- **Conduct outreach** to those citizens affected by changes on the FIRMs



FEMA

NFIP State Contact

Charley Banks
(804) 371-6135
charley.banks@dcr.virginia.gov

Dept. of Conservation & Recreation
Division of Soil & Water Conservation
600 East Main Street
4th floor
Richmond, VA 23219



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Questions?



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